

THE CRITIC

JOURNAL OF BRITISH AND FOREIGN LITERATURE AND THE ARTS:

A Guide for the Library and Book-Club, and Booksellers' Circular.

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The expedition to the North Pole, consisting of the *Erebus* and the *Terror*, Captain Crozier, under the command of Captain Sir John Franklin, was spoken by the *Enterprise*, Martin master, arrived at Peterhead; the ships were lying at an iceberg, in latitude 73 deg. 12 min. north, longitude, 62 deg. west, on the 28th July.

A typographical error of a curious character occurred in one of the London papers of this week. In the advertisement of the Swansea, Hull, and Birmingham Railway, the letter E was substituted for U in Hull. The prospectus went on to state that, "as the passenger traffic from Swansea to that locality was so extensive, no doubt could be entertained that the line would prove most remunerative."—*Cambrian*.

ERUPTION OF MOUNT HECLA.—The *Hamburgh Borsen-halle* of the 7th inst. contains the following communication from Copenhagen, under date of Oct. 4:—"The English journals have already stated that the largest of the Orkney isles was, during a violent storm from the north-west on the night of the 2nd ult. covered with fine ashes, resembling ground pumice-stone; and that it was thought they had been driven by the wind from Mount Hecla, in Iceland, as similar appearances had been observed during several years. We now learn that on the same or the following night the crew of a vessel, bound to this port from Reikiavik, observed, whilst about eighteen English miles from land, volcanic flames on the southern coast of Iceland. On September 3, two vessels near the Fawe Isles were also covered with ashes. According to letters which have been received here an earthquake occurred on the previous day in the west, north, and east portions of Iceland. More recent intelligence has arrived from the southern part, and it appears that the eruption was a more violent one than any that had taken place there during the last sixty years. The latest accounts are of September 15. They confirm the intelligence of a volcanic eruption in the southern part of the island on September 2, the first since the memorable one which occurred nineteen years ago. The extent of the fall of sand and ashes is not yet known, but it is ascertained that the populous districts adjacent to the volcano have not been seriously injured, except that the grass plots near the mountains were destroyed."

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advertisements so crowd the existing papers that they are obliged to
resort to the inconvenient practice of supplements to contain them, and
that the day mails have everywhere substituted the morning for the
evening papers.

The shares are fixed at so small a sum as 10l. in order to interest as
many persons as possible in the prosperity of their journal, and to secure
its more certain independence of all party or personal interests. It is
calculated that not more than 5l. per share will ultimately be called for,
and the calls after the first will be made in sums not exceeding 1l. per
share, and at intervals of not less than three months.

The shares will be allotted in the order in which the applications are
received; but a preference will be given to Auctioneers, Solicitors,
Directors of Companies, Booksellers, Hotel-keepers, and other large
Advertisers.

In order that there may be the widest choice of Directors, the list will
not be made up until the applications for shares are received. But in
the mean while as a guarantee to the public that it is a substantial and
respectable enterprise, it may be stated that the scheme was suggested
and is conducted by the Proprietors and Editors of THE CRITIC, whose
character is pledged to see the enterprise properly conducted to the point
when the formation of the Company will place it in the hands of the
Shareholders, and under the protection of the Act of Parliament which
provides so amply for their security.

The deposit of one shilling per share, prescribed by the statute, being
so trifling, it is presumed that those who really feel an interest in the
success of the enterprise will not object to the advance of this sum for
the purpose of meeting the necessary preliminary expenses. It is there-
fore requested that every application for shares may be accompanied with
payment of the deposit of one shilling per share, which may be for-
warded, if in sums of less than ten shillings, in penny postage stamps;
if in larger sums, by Post-office order, made payable to Mr. CROCKFORD,
the Publisher of THE CRITIC. And the Proprietor and Editors of THE
CRITIC pledge themselves to the Shareholders that all the deposits so trans-
mitted shall be strictly accounted for, and that a debtor and creditor ac-
count of the sums received and paid shall be published in THE CRITIC
from time to time as the work proceeds.

As it is desirable to ascertain as speedily as possible what encourage-
ment the proposition is likely to receive, persons purposing to take shares
are requested to forward applications, in the following form, to THE
CRITIC Office, 29, Essex-street, Strand, London.

FORM OF APPLICATION.

To the Directors of the Joint Stock Newspaper Company.
Gentlemen,—I request you to allot me shares in *The Morning
Mail Newspaper*, and I undertake to accept the same, or any less num-
ber you may appropriate to me, and to pay the deposit, and sign the
necessary legal documents when required.

Dated this day of 1845.

Name in full
Profession or Business
Address
Name of Reference
Address of Reference

THE SOLICITORS' and GENERAL LIFE ASSURANCE COMPANY.

(Registered Provisionally.)

Capital 500,000l. in 10,000 Shares of 50l. each.

Deposit (in compliance with the provisions of the statute 7 & 8 Vict.
c. 10, under which the Company is provisionally registered) 5s. per
Share.

PRELIMINARY PROSPECTUS.

It is certain that most of the Life Insurances in the United Kingdom
are effected through the medium of the Solicitors. But the Solicitors
receive only a very small proportion of the great profits they bring to
the Insurance Companies—a trifling Commission being all that is allowed
to them.

A plan has been matured and approved by the members of the Profes-
sion for securing to the Profession by whom the business is obtained a
portion of the profits of that business, and at the same time for offering
to their clients and the public all the security and advantages of an Office
conducted upon the most liberal, but safe, principles which experience
has proved to be practicable.

The plan is this:—

The Assured to have the Security of a Capital of 500,000l. in 10,000
shares of 50l. of which, however, not more than 5l. per share will be re-
quired to be paid up, probably not above 2l. 10s.; deposit 5s. per share.
On the Capital advanced the Shareholders are to receive Interest at the
rate of 4 per cent. per annum, certain, and, in addition to this, a divi-
dend of one-fifth of the profits, after deduction of 10 per cent. therefrom,
to be applied to the Widows' and Orphans' Fund afterwards mentioned.
Provision will be made paying off the shares at any time that it may be
deemed expedient by the Profession so to do, at their then market value.

Three-fifths of the profits of the Insurance branch of the Office will be
divided triennially among the Assured, in the form of bonuses, as cus-
tomary with other offices.

The REMAINDER OF THE PROFITS, subject to a deduction of ten per
cent. (to be applied to the Widows' Fund), will be DIVIDED AN-
NUALLY AMONG THE SOLICITORS BY WHOM THE BUSINESS HAS
BEEN TRANSACTED, in reasonable proportion to the sum paid by each dur-
ing the year for which such profits are calculated; or, at the option of the
party, policies may be taken in lieu of such share of the profits.

This share of the profits to be in addition to the usual commission,
which will be allowed on all transactions.

It is further proposed to secure for the Profession an advantage it has
long wanted; namely, to connect with the establishment a Widows' and
Orphans' Fund, or Nominee Society, by which Solicitors may secure
Annuities for their families in case of death. It is to the increase of this
Fund that the deduction of ten per cent. from the profits to be divided
among the Shareholders and Solicitors is to be applied.

The Scale of Premiums will be the same as that adopted by the safe
and respectable offices.

The Solicitors' Office will avail itself of all the arrangements which, in
other offices, have been found to offer conveniences to the assured.

It will make Loans on Deposit of Policies.

It will grant Annuities.

It will purchase Reversions and Policies of Insurance.

It will Insure specially on Special Risks.

It will grant Endowments for Children.

It will meet the difficulties so often experienced by insurers, in con-
sequence of the necessity for fixed Annual Payments required under all
circumstances, or forfeiture of the Policy, by a plan that permits the
Premium to be varied according to the necessities of the assured; and by
which, even if the payment should cease, the policy would not be for-
feited, but the value of that actually paid would be secured to his family.

The Profits of an Insurance Office being wholly dependent upon the
amount of business, it is obvious that if the Solicitors of the United
Kingdom will avail themselves of their own Office for the purpose of se-
curing to themselves the large profits they now take to others, the busi-
ness of their Office must speedily exceed that of all other offices in
the kingdom; and the profits will, consequently, be so great,
that the division of them between the Assured and the Solicitors in the
manner proposed will secure to both advantages such as could be offered
nowhere besides.

It may be added, in conclusion, that this plan has been long in prepa-
ration. It has been already submitted to the Profession and received
their warm approval. The Shareholders incur no risk, for interest will
be allowed upon their advances from the date of payment; and the
arrangements of the Office, and the names of the Directors and Officers,
will, it is believed, be such as to guarantee the utmost respectability and
the most prudent management.

As it will be desirable that as many shares as possible should be taken
by the Solicitors, preference will be shown to them in the allotment; and,
in order to extend the allotments over as many applicants as possible, no
more than fifty shares will be allotted to any one person.

Applications for Shares to be made in the usual form, with address and
references, to MESSRS. WATTS, GALSWORTHY, and GALSWORTHY,
19, Ely-place, Solicitors to the Company.

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